

Guaranteed Health Benefits

Isn't it about time?

Insurance Commissioner Mike Kreidler's Guaranteed Health Benefit Plan would provide health care coverage for all Washington residents up to age 65 – and preserve freedom of choice. Our state is long overdue for a health care system that provides peace of mind and ensures high-quality care for all.

Here's how Commissioner Kreidler's plan works:

- All residents get **catastrophic coverage** for health crises over \$10,000 a year.
- Limited **preventive care** is covered, including an annual checkup, immunizations and age-appropriate cancer screenings.
- Consumers **choose** additional coverage for other routine care.
- All insurance – catastrophic and routine health care – is provided by **private insurers**.

How to pay for guaranteed health benefits

The Guaranteed Health Benefit Plan is a revolutionary shift in how health care is paid for. It will not increase health care costs, it will simply use the money already being spent on health care in Washington state in a more fair and efficient way. And it will cover everyone.

By removing the cost of catastrophic care (about \$6.5 billion every year), premiums for additional coverage will drop. People who choose to buy routine coverage will pay less than they do now.

Initially, Commissioner Kreidler proposed funding the Guaranteed Health Benefit Plan through a payroll tax, but he is open to other options. While he still believes this is the most viable funding mechanism, he is refining the proposal to consider the needs of very small employers, sole proprietors and companies with headquarters in our state.

The Commissioner has met with a diverse group of interested parties over the last several months and funding was one of the hottest topics. People had a wide range of ideas - from a "sin tax" on cigarettes, alcohol and fast food to a system involving co-payments and monthly premiums.

Not controlled by government

- **Voters decide** if they want guaranteed health coverage. First, we will seek legislative approval, then voters will decide whether benefits will be available to all Washingtonians.
- Consumers **choose** their own health plans and doctors.
- **Private** insurers provide coverage.
- Nine-member **board determines benefits**. Representatives would come from business, labor, insurance carriers, health providers and the public.

What you can do

Insurance Commissioner Mike Kreidler needs your help to make it happen. To find out how you can help guarantee health benefits for all Washington citizens, contact Barbara Flye at 360-725-7043 or by e-mail at barbf@oic.wa.gov. Learn more online at www.insurance.wa.gov.